

Application/Control Number: 09/241,188

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01/18/07

lowuan ellis

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1. A system for administering a plurality of stored value products, the system comprising:
- a database server comprising a database, the database including a plurality of objects such that at least one of the objects simultaneously associates with more than one of the plurality of stored value products; and
- a point-of-sale terminal in communication with the database server, the point-of-sale terminal receiving transaction data from at least one of the stored value products, and of providing the transaction data to the database server.
2. The database server of claim 1 further comprising an authorization server in communication with the database server and the point-of-sale terminal.
3. The database server of claim 2 wherein the point-of-sale terminal queries the authorization server for transaction approvals.
4. The system of claim 1 further comprising a plurality of clients, each client corresponding to one of the plurality of stored value products, and each client being in communication with the database server.

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5. The system of claim 5 wherein the client is implemented on a digital computer.

6. The system of claim 1 wherein the plurality of objects comprises data structure objects.

7. The system of claim 1 wherein the plurality of objects comprises consumer information that is available to each of the plurality of stored value products.

8. The system of claim 1 wherein the plurality of objects comprises merchant information that is available to each of the plurality of stored value products.

9. The system of claim 7 wherein the plurality of objects comprises merchant information that is available to each of the plurality of stored value products.

10. A database server for plurality of stored value products, the database server comprising a digital computer and a database, the database comprising:
a key field having attributes;

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- 5 a secondary field having a plurality of instances, each instance inheriting
6 the attributes from the key field; and
7 a repository having a plurality of objects, each object providing a
8 functionality and associating with each of the plurality of instances.

11. The database server of claim 10 wherein the secondary field identifies one of the stored value products.

12. The database server of claim 10 wherein the plurality of objects comprises consumer information.

13. The database server of claim 12 wherein the consumer information is accessible to each of the plurality of stored value products.

14. The database server of claim 13 wherein the plurality of objects comprises consumer information.

15. The database server of claim 14 wherein the consumer information is accessible to each of the plurality of stored value products.

16. The database server of claim 10 wherein the plurality of objects comprises merchant information.

17. The database server of claim 14 wherein the merchant information is accessible to each of the plurality of stored value products.

18. The database server of claim 15 wherein the plurality of objects comprises merchant information.

19. The database server of claim 18 wherein the merchant information is accessible to each of the plurality of stored value products.

20. A system for facilitating a plurality of stored value products, the system comprising:
a database facilitating the storage and retrieval of customer data, merchant data, and a plurality of objects;
a transaction capture module configured to receive transaction data from a point-of-sale terminal configured to receive at least one of said plurality of stored value products; and
a database server configured to support each of said stored value products, to receive said transaction data from said transaction

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capture module, and to route said data among said plurality of stored value products;

wherein each of said stored value products comprises a plurality of objects retrieved from said database, and wherein each of said plurality of objects provides a function that is available to each of the plurality of stored value products such that each of said plurality of stored value products is allowed to retrieve said customer data and said merchant data from said database.

21. The system of claim 20 further comprising a report generating system in communication with said database server, wherein the report generating system is configured to assemble reports based at least in part upon said transaction data.
22. The system of claim 20 further comprising an authorization server in communication with the database server and the point-of-sale terminal.
23. The system of claim 22 wherein the point-of-sale terminal is configured to query the authorization server for transaction approvals.
24. The system of claim 20 further comprising a plurality of clients, each client corresponding to one of the plurality of stored value products, and wherein each client communicates with the database server.

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25. The system of claim 20 wherein the plurality of objects comprises consumer information that is available to each of the plurality of stored value products.

26. The system of claim 20 wherein the plurality of objects comprises merchant information that is available to each of the plurality of stored value products.

27. The system of claim 25 wherein the plurality of objects further comprises merchant information that is available to each of the plurality of stored value products.

28. A server facilitating the operation of a plurality of stored value programs, the server comprising a digital computer in communication with a database maintaining consumer information, merchant information and a plurality of objects, wherein each of said plurality of objects is configured to facilitate a particular function and to associate with each of said plurality of stored value programs, and wherein each of said plurality of stored value programs accesses said consumer information and said merchant information via at least one of said plurality of objects such that said consumer information and said merchant information is available to each of said plurality of financial products through a common interface.

29. A method of facilitating financial transactions, the method comprising the steps of:

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selecting a first plurality of objects from said repository of objects to form a first stored value program, said first stored value program corresponding to a first financial product;

selecting a second plurality of objects from said repository of objects to form a second stored value program, said second stored value program corresponding to a second financial product; and

accessing a database comprising consumer information and merchant information such that said first and second stored value programs interact with said database via said first and second pluralities of objects, respectively, to implement said first and second financial products, respectively.

20. The method of claim 20 further comprising the step of receiving a transaction request from a point of sale terminal, said transaction request corresponding to one of said financial products.

31. The method of claim 30 further comprising the step of determining a financial product corresponding to said transaction request at said transaction server.

32. The method of claim 31 further comprising the step of processing said transaction request in accordance with said first plurality of objects if said transaction request corresponds to said first financial product.

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33. The method of claim 32 further comprising the step of processing said transaction request in accordance with said second plurality of objects if said transaction request corresponds to said second financial product.

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34. The method of claim 29 further comprising the step of dividing said first and second financial products with a key.

35. The method of claim 34 wherein said key corresponds to a business unit.

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36 (currently amended) A system for managing a plurality of stored value products, said system comprising:

a server communicatively coupled to a database, wherein said server is configured to communicate with said plurality of stored value products over a network;

said database logically separated into a first subsection, a second subsection, a third subsection and an object repository, wherein said first subsection, said second subsection and said third subsection are logically separated via a firewall;

said first subsection containing a high-level key class of objects and a first plurality of secondary classes of objects derived from said high-level key class of objects, wherein each of said first plurality of secondary classes of objects define a business unit;

said second subsection containing a high-level secondary class of objects and a second plurality of secondary classes of objects derived from said high-level secondary class of objects, wherein each of said second plurality of secondary classes of objects define one of said plurality of stored value products; and,

wherein said second plurality of secondary classes of objects inherit attributes from said high-level key class of objects;

said third subsection containing a high-level intermediate class of objects and a third plurality of secondary classes of objects derived from said high-level intermediate class of objects, wherein each of said third plurality of secondary classes of objects define at least one of a geographic region and a business sub-unit; and,

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wherein said third plurality of secondary classes of objects inherit attributes from at least one of said high-level key class of objects and said high-level secondary class of objects;

said object repository including a plurality of reusable classes from which said high-level key class of objects, said high-level intermediate class of objects, and said high-level secondary class of objects are derived; and

wherein each of said second plurality of secondary classes of objects is associated with one of said plurality of stored value products.

37. (previously presented) The system of claim 36, wherein said plurality of stored value products includes a device selected from the group consisting of magnetic-stripe cards, smart-cards, ATM cards, and Internet transaction account cards.

38. (previously presented) The system of claim 36, wherein said high-level key class relates to a first business unit, and said high-level secondary class relates to a second business unit.

39. (previously presented) The system of claim 38, wherein the objects of said first business unit class share a common default language and a common default currency.

40. (previously presented) The system of claim 36, wherein said high-level key class relates to a first geographical region, and said high-level secondary class relates to a second geographical region.

41. (previously presented) The system of claim 36, wherein said high-level key class relates to a first type of stored value product, and said high-level secondary class relates to a second type of stored value product.

42. (previously presented) The system of claim 36, wherein said firewall includes software access controls.

43. (previously presented) The system of claim 36, wherein said firewall includes router-implemented access restrictions.

44. (previously presented) The system of claim 36, wherein said second plurality of secondary classes of objects are configured to load monetary values to said plurality of stored value products.

45. (previously presented) The system of claim 36, wherein said second plurality of secondary classes of objects are configured to deduct monetary values from said plurality of stored value products.

46. (previously presented) The system of claim 36, wherein said second plurality of secondary classes of objects are configured to activate said plurality of stored value products.

47. (previously presented) The system of claim 36, wherein said second plurality of secondary classes of objects are configured to create a new account for said stored value products.

48. (previously presented) The system of claim 36, wherein said third plurality of secondary classes of objects are configured to serve as intermediaries between said first plurality of secondary classes of objects and said second plurality of secondary classes of objects.

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